

SERFF Tracking Number: MGCA-125755163 State: Arkansas  
 Filing Company: Mid-West National Life Insurance Company of Tennessee State Tracking Number: 39807  
 Company Tracking Number: MW-26025-IP AR 200806 AR MIDWEST 13568  
 TOI: H15I Individual Health - Sub-TOI: H15I.001 Health - Hospital/Surgical/Medical  
 Hospital/Surgical/Medical Expense Expense  
 Product Name: MW-26025-IP AR - Basic Medical/Surgical Expense Insurance  
 Project Name/Number: /

## Filing at a Glance

Company: Mid-West National Life Insurance Company of Tennessee

Product Name: MW-26025-IP AR - Basic SERFF Tr Num: MGCA-125755163 State: ArkansasLH

Medical/Surgical Expense Insurance

TOI: H15I Individual Health -

SERFF Status: Closed

State Tr Num: 39807

Hospital/Surgical/Medical Expense

Sub-TOI: H15I.001 Health -

Co Tr Num: MW-26025-IP AR

State Status: Approved-Closed

Hospital/Surgical/Medical Expense

200806 AR MIDWEST 13568

Filing Type: Rate

Co Status:

Reviewer(s): Rosalind Minor

Authors: EDS EDSSupport, Opal

Disposition Date: 09/11/2008

Autry, Sergei Mordovine, Aliya

Panjwani, Yan Yuan, Eliseo

Rodriguez, Miranda Ross, Joanna

Gulling, Trent Bridges, Sean Casey,

David Beimesch

Date Submitted: 07/31/2008

Disposition Status: Approved-Closed

Implementation Date Requested: On Approval

Implementation Date:

State Filing Description:

## General Information

Project Name:

Status of Filing in Domicile: Not Filed

Project Number:

Date Approved in Domicile:

Requested Filing Mode:

Domicile Status Comments:

Explanation for Combination/Other:

Market Type: Individual

Submission Type: New Submission

Group Market Size:

Overall Rate Impact: 7.5%

Group Market Type:

Filing Status Changed: 09/11/2008

Deemer Date:

State Status Changed: 09/11/2008

Corresponding Filing Tracking Number:

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#### Filing Description:

We are requesting a rate increase of 7.5% for this form. This increase is to account for trend and nationwide experience.

## Company and Contact

#### Filing Contact Information

Virgil Meier, virgil.meier@healthmarkets.com  
Healthmarkets (817) 255-3398 [Phone]  
North Richland Hills, TX 76180 (817) 255-8274[FAX]

#### Filing Company Information

Mid-West National Life Insurance Company of Tennessee CoCode: 66087 State of Domicile: Texas  
9151 Boulevard 26 Group Code: 264 Company Type:  
North Richland Hills, TX 76180 Group Name: State ID Number:  
(817) 255-3100 ext. [Phone] FEIN Number: 62-0724538  
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## Filing Fees

Fee Required? Yes  
Fee Amount: \$50.00  
Retaliatory? No  
Fee Explanation:  
Per Company: No

CHECK NUMBER	CHECK AMOUNT	CHECK DATE
845075	\$50.00	07/11/2008

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## Correspondence Summary

### Dispositions

Status	Created By	Created On	Date Submitted
Approved-Closed	Rosalind Minor	09/11/2008	09/11/2008

### Objection Letters and Response Letters

Objection Letters				Response Letters		
Status	Created By	Created On	Date Submitted	Responded By	Created On	Date Submitted
Pending Industry Response	Rosalind Minor	08/26/2008	08/26/2008	Sergei Mordovine	09/10/2008	09/10/2008

### Filing Notes

Subject	Note Type	Created By	Created On	Date Submitted
Updated Forms	Note To Reviewer	Sergei Mordovine	08/28/2008	08/28/2008
Filing Fee Check	Note To Reviewer	Miranda Ross	08/01/2008	08/01/2008
Additional request to my objection letter	Reviewer Note	Rosalind Minor	08/27/2008	

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## Disposition

Disposition Date: 09/11/2008

Implementation Date:

Status: Approved-Closed

Comment: We have approved a 7.5% level rate increase on the above policy form. The approval is subject to the following conditions:

1. Rate increases will not be given prior to the first annual anniversary date of any policy.
2. After the first annual anniversary date of any policy, increases will not be given more frequently than once in a twelve (12) month period.
3. All increases in rates, other than change in age or an individual moving to another geographical area, must be submitted to our Department for approval

Rate data does NOT apply to filing.

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Item Type	Item Name	Item Status	Public Access
Supporting Document <i>(revised)</i>	Health - Actuarial Justification	Approved-Closed	No
Supporting Document	Health - Actuarial Justification	Withdrawn	No
Supporting Document	Supporting Documentation	Approved-Closed	No
Rate	Rates	Approved-Closed	No

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## Objection Letter

Objection Letter Status Pending Industry Response  
Objection Letter Date 08/26/2008  
Submitted Date 08/26/2008  
Respond By Date  
Dear Virgil Meier,

This will acknowledge receipt of the captioned filing.

### Objection 1

- Health - Actuarial Justification (Supporting Document)

Comment: Under the Scope and Reason of the Actuarial memo, it is stated that the rate increase will be effective for renewal business on the next semi-annual anniversary on or after 6/30/08. in my approval letter last year on September 17, 2008, our Department stated that the approval was subject to the following conditions:

1. Rate increase will not be given prior to the first ANNUAL anniversary date of any policy, and
2. After the first annual anniversary date of any policy, increases will not be given more frequently than one in a twelve month period.

Please feel free to contact me if you have questions.

Sincerely,  
Rosalind Minor

## Response Letter

Response Letter Status Submitted to State  
Response Letter Date 09/10/2008  
Submitted Date 09/10/2008

Dear Rosalind Minor,

### Comments:

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## Response 1

Comments: Dear Rosalind Minor,

Our default language for Actuarial Memorandum says "semi-annual". This has been fixed for AR and going forward will say "annual". I have attached updated Actuarial Memorandum and Rate Pages.

Once again, when it comes to actual rate increases, our system does recognize AR insureds and only increases their premium once in 12 months.

Thank you for your patience,  
Sergei Mordovine.

### Related Objection 1

Applies To:

- Health - Actuarial Justification (Supporting Document)

Comment:

Under the Scope and Reason of the Actuarial memo, it is stated that the rate increase will be effective for renewal business on the next semi-annual anniversary on or after 6/30/08. in my approval letter last year on September 17, 2008, our Department stated that the approval was subject to the following conditions:

1. Rate increase will not be given prior to the first ANNUAL anniversary date of any policy, and
2. After the first annual anniversary date of any policy, increases will not be given more frequently than one in a twelve month period.

### Changed Items:

#### Supporting Document Schedule Item Changes

Satisfied -Name: Health - Actuarial Justification

Comment:

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Sincerely,  
Aliya Panjwani, David Beimesch, EDS EDSSupport, Eliseo Rodriguez, Joanna Gulling, Miranda Ross, Opal Autry, Sean Casey, Sergei Mordovine, Trent Bridges, Yan Yuan



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**Note To Reviewer**

**Created By:**

Sergei Mordovine on 08/28/2008 05:05 PM

**Subject:**

Updated Forms

**Comments:**

Rosalind,

I apologize for the incorrect language in our documents. Updated versions will be submitted shortly. As for the rate increases, our system flags anyone who lives in AR to increase their premium only once in 12 months.

Thank you for your time.

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**Note To Reviewer**

**Created By:**

Miranda Ross on 08/01/2008 07:31 AM

**Subject:**

Filing Fee Check

**Comments:**

Dear Rosalind Minor,

When entering the filing fee information, I accidentally put in a check date of 7/11/2008. The date on the check for this filing is actually 7/17/2008.

Sorry for any inconvenience, and thank you for your review of this filing.

Sincerely,

Miranda Ross

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**Reviewer Note**

**Created By:**

Rosalind Minor on 08/27/2008 09:58 AM

**Subject:**

Additional request to my objection letter

**Comments:**

Please provide the number of Arkansas Policyholders.

Thanks.

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## Rate Information

Rate data does NOT apply to filing.